

Amendments to the Specification:

Please amend the specification as follows:

Page 3, lines 23-24 through page 4, lines 1-5:

In particular, computers in a service-oriented environment have little need for powerful hardware. For instance, the remote computer processes the instructions before providing the service, so a powerful processor is not needed locally. Similarly, since the service is providing the data, there is little need to have large capacity disk drives locally (or on the local access hardware). In such an environment, one advantage is that computer systems have been implemented that allow a user ~~can~~ access any computer in the system and still use the computer in the same manner (i.e., have access to the same data and computer programs).

Page 17, lines 19-23:

If at step 520 the ATR history is not greater than or equal to nine ~~bytes~~ bytes in length, the card might be an old MicroPayflex card, so it is determined if the ATR history is 3 bytes in length at step 550. If the ATR history is not 3 bytes in length, it is concluded that the present card is not a MicroPayflex card that can be identified, so the next configuration file (if any) is selected at step 590 to try to identify the card.